

### **Amendments to the Drawings**

Applicants request to amend the drawings currently pending in the Application by substituting the eleven replacement drawing sheet enclosed herewith, containing Figures 1-19, for the drawing sheets currently pending.

Figure 1 has been corrected to remove the extraneous word "therefore" in the box labeled "Communication Port" (28).

Figure 10 has been corrected to label "Digital Signature" with the reference numeral 330, and to label "Hash" with the reference numeral 332 as discussed in the Specification at paragraphs [0067] - [0068].

In addition, the original drawings were filed with an early version of the Office's electronic filing system. That system improperly resized the original drawings shown in the Office's private PAIR system. Thus, replacement drawings including Figures 2-9, and 11-19 have been submitted herewith as well to improve the clarity of the drawings. In this regard, relatively small Figures such as Figures 3-16 have been grouped together on common drawing sheets, rather than being placed on separate drawing sheets.

No new matter will be added as a result of this substitution. Permission to amend the drawings by substitution is respectfully requested.

### **REMARKS**

To put this application in condition for allowance, claims 29-83 previously withdrawn have been canceled herein without prejudice, and claims 1-10, and 13-28 have been amended. Claims 1-28 are now pending in the Application. No new matter has been added. Entry of the amendment is respectfully requested. Reconsideration is respectfully requested. Support for the amendments is found in the original claims, specification, and drawings.

Claims 1-10, and 13-28 have been amended to rephrase the “operative to” language recited in the claims as suggested by the Examiner. In addition, claim 2 has been amended to correct a typographical error.

### **Comments on the Substance of the Interview**

A telephonic interview was conducted on July 1, 2008 with Primary Examiner Jalatee Worjloh. The Examiner’s willingness to discuss the application by phone is greatly appreciated. The amendments made herein to the claims were discussed. The Examiner indicated that she would admit these amendments and that these amendments would overcome the rejections. Allowance of the application is respectfully requested.

### **Double Patenting Rejection**

Claims 1 and 28 were rejected on the ground of nonstatutory obvious-type double patenting as being unpatentable over claim 1 of U.S. Patent No. 7,216,083. This rejection is respectfully traversed. Nevertheless to further the allowance of the case, a terminal disclaimer is submitted herewith as suggested in the Action.

### **Claim Rejections**

Claims 1-28 were rejected under 35 U.S.C. § 103(a) as being unpatentable over Holmes, U.S. Patent No. 6,848,048; and Claim 20 was rejected under 35 U.S.C. § 103(a) as being unpatentable over Holmes in view of Otway, U.S. Patent No. 6,192,130. These rejections are respectfully traversed for the reasons discussed in Applicants' Response to the Office Action dated July 19, 2007.

Under the heading "Examiner's Comments", the Action asserts that the recited phrase "operative to" in the claims does not sufficiently differentiate the claims from the prior art. Applicants respectfully disagree as discussed in more detail in Applicants' Response to the Office Action dated July 19, 2007.

However, in order to place the application in condition for allowance, the claims have been amended herein to replace "operative to" with --is programmed to-- with respect to the recited computer processor and recited remote server as suggested by the Examiner. In addition, the recited phrase "operative to" with respect to a recited ATM, card reader, and data store has been changed to --configured to-- in claims 8, 23, 25-26 and 28. Applicants respectfully submit that the amendments to the claims are in the nature of clarifications and do not narrow the scope of the claims.

**Conclusion**

Allowance of the Application is respectfully requested. The undersigned will be happy to discuss any aspect of the Application by telephone at the Examiner's convenience.

Respectfully submitted,



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